

FLOOD ZONE BULLETIN



December 1997



FEMA photo by Andrea Bocher

Boy pitches in to help clean up squash spoiled and scattered when a levee broke in California winter floods.

Until levee repairs are completed

Los Angeles Area Faces Flood Risk

Federal Emergency Management Agency (FEMA) officials are urging Los Angeles area residents to take steps now to protect themselves and their families against possible losses from future flooding.

While taking measures to limit flood damage is a good idea for everyone, residents of the 14 jurisdictions of the lower Los Angeles River Basin especially need to take a hard look at their risks. Parts of these communities will be included in newly designated high-risk flood zones, AR Zones, until improvements are made to the Los Angeles River levee system.

The 14 affected communities include Bellflower, Carson, Compton, Downey, the City of Los Angeles, Los Angeles County, Lynwood, Montebello, Gardena, Lakewood, Long Beach, Paramount, Pico Rivera and South Gate.

"With the increased threat of flooding posed by the El Niño climate pattern, it is critical that people know the

risks facing them so they can take action to protect their families and their properties," FEMA Director James L. Witt said.

The existing Los Angeles River levee system was found by the U.S. Army Corps of Engineers to be inadequate to protect the area if significant flooding occurs. Therefore, FEMA must reissue the flood insurance rate map with a new zone, AR.

The AR Zone designation means that federally regulated lenders may require you to obtain flood insurance on new and existing loans and mortgages. New construction will have to meet certain building standards to protect the property from flooding. Flood insurance rates in these areas will increase for many people when the newly drawn floodplain maps are published next summer. However, home and business owners will be able to get flood insurance at current rates if they purchase a policy before the new redrawn maps are published in the summer of 1998.

What is an AR Flood Zone?

"AR Zone" is a special designation used on a community's flood-insurance rate map that identifies areas where flood-control systems no longer provide adequate flood protection. Because work on restoring the systems is underway, new construction generally will have less restrictive building requirements and lower flood insurance rates than in other special flood risk zones. FEMA floodplain maps containing the new designations for the Los Angeles area are scheduled to go into effect during the summer of 1998.

How Will the AR Flood Zone Affect Me?

If your home or business is located in the AR Flood Zone, your lender may require flood insurance for existing mortgages. Federally regulated lenders will require flood insurance when making, increasing, renewing or extending a loan. If you already have flood insurance and you keep continuous coverage, your rate will be based on your former zone designation – not the new, higher rate for AR Zones.

Is Flood Insurance the Only Protection?

In addition to buying flood insurance, flood protection measures include making sure that drains and inlets in your yard are clear of debris and that water runs away from your home or business. Check your roof, siding, windows and doors to make sure they are weather-proof. You also should consider elevating electrical panels and water and heating systems above flood levels.

Questions?

For information on Flood Insurance and AR Flood Zones, Call
1-800-427-4661
Toll Free

AR Zones—a 25 percent chance of flooding

Know the Risks You Face

If you own a building located in the AR Flood Zone, the risk of flood damage is substantial – about a one in four chance over a 30-year period. During the same time period, your house or business has a one in a hundred chance of having a fire. That is why purchasing flood insurance is one of the best investments you can make.

National Flood Insurance Program (NFIP)

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce a floodplain management ordinance designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company—the same one, for example, who handles your homeowners or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring. It's wise to insure your property for amounts that will provide full protection.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and

another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for your personal belongings.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own – unless they have flood insurance. And even for floods that are declared major disasters, the aid available is limited. Most assistance is in the form of loans that must be repaid, with interest.

Purchase Now and Save

You can save money on flood insurance if you buy it before the new flood insurance rate maps are published – scheduled for the summer of 1998. That way, you will be charged an insurance premium based on the current risk assessment of your area, a moderate or minimal flood hazard zone in most cases. As long as your policy is kept in effect without interruption, it can continue to be rated using the lower risk zone, even after publication of the new map that shows you live in a high-risk flood area.

An insurance policy for a building does not automatically cover contents. Be sure to request contents coverage in addition to your building coverage. Contents coverage also allows renters to be insured for flood damage.

There is a 30-day waiting period before new policies take effect, so don't delay.

For more information, on flood insurance contact your local insurance agent or company, or call the National Flood Insurance Program (NFIP) toll-free at **1-800-427-4661**.

How Will the AR Flood Zone Affect New Construction?

As in all special flood-hazard areas, new buildings constructed in the AR Flood Zones will have to be elevated or floodproofed in accordance with the new regulations to protect them from flooding.

While the AR Zone floodplain management criteria are designed to accommodate the needs of communities, they also must address the increased exposure to flood risk while the levees are being repaired.

In “developed” or urban/suburban areas, the minimum elevation required for all new construction is three feet above the ground or the AR Zone base flood elevation, whichever is lower. This elevation requirement is less restrictive than for other special flood-hazard areas. The three-foot elevation requirement is designed to ensure that all new construction will have a measure of flood protection during the time that the levee is being restored.

In “undeveloped” areas the following elevation requirements apply:

- **If flood depths are less than five feet**, the minimum elevation required for all new construction is three feet above the ground or the AR Zone base flood elevation, whichever is lower.

- **If flood depths exceed five feet**, the minimum elevation required for all new construction is the AR Zone base flood elevation.

AR Flood Zone designation will not affect existing construction. For improvements—including substantial improvements—to existing structures, there are no elevation requirements either in or outside of designated developed areas.

For more information on “developed” and “undeveloped” areas and detailed information on the local building permit requirements in the AR Zones, contact your local government officials.

Act Quickly to Save on Insurance Costs

If you live in a newly designated high-risk area, AR Zone, you may be able to take advantage of lower flood insurance rates if you purchase a policy before the new maps become effective.

For example, the annual premium for \$100,000 coverage in an AR Zone

could be \$590. If the same policy is purchased before the new maps are published, the premium would be \$281—a saving of \$309.

The new maps are scheduled to become effective during the summer of 1998.



When floods strike, a community activates all its resources to help flood victims.

Building a Safer Future

There are a number of measures that property owners can take to limit possible damage from floods.

These methods include elevating your entire home, but there are also other relatively inexpensive ways to protect a home and property against flooding.

Relocate the electrical box to an upper floor or elevate it to at least 12 inches above the base flood elevation.

Relocate the water heater and heating system to an upper floor where they will be at least 12 inches above the base flood elevation.

Anchor the fuel tank to the floor or wall to prevent it from overturning and floating. Metal structural supports and fasteners must be non-corrosive. Wooden structural supports must be pressure treated.

Storm Preparations:

What to Do Before a Flood Occurs

Timely preparations can help avert a tragedy. The following measures can be effective in dealing with the challenges of devastating floods.

Before Severe Weather Arrives

Check your disaster supply kit to be sure you have drinking water, first-aid kit, food, a non-electric can opener, flashlight, and extra batteries where you can get them easily, even in the dark.

Keep your car and other vehicles fueled and in good repair, with an emergency kit in each.

Get a NOAA weather radio.

Know safe routes from home, work and school to high ground, in event of flooding.

Review your family plan to be sure each member knows how to contact other family members through an out-of-state contact in the event you become separated.

Know how to turn off gas, electric power and water in your home.

Know what you should do to help elderly or disabled friends, neighbors or employees.

Keep plastic sheeting, plywood and hand tools accessible.

Check your home to see that doors and windows are secure, roof leaks are repaired, rain gutters are clear and your roof is securely anchored to withstand wind storms. Be sure water drains properly from your roof.

During Any Storm or Emergency

Monitor your NOAA weather radio or local radio and/or TV station for information and emergency instructions.

Have your emergency survival kit ready in case you need to evacuate your home. If advised to evacuate, tell others where you are going, turn off utilities and leave immediately, following routes designated by local officials.

During a Flood: If time permits, move valuable household possessions to an

upper floor. Fill bathtubs, sinks and jugs with clean water.

If advised by local officials to evacuate, do so immediately. If outdoors, climb to high ground and stay there. Avoid areas subject to sudden flooding. Do not try to walk across running water more than 6 inches deep. Even 6 inches of rapidly running water can sweep you off your feet. Do not drive into flooded areas. If your car stalls, abandon it immediately if you can and seek higher ground. Many deaths have resulted from attempts to drive through high water or move stalled vehicles.

During a Landslide or Mudflow: If you are inside a building, stay inside. Take cover under a desk, table or other piece of sturdy furniture.

If outdoors, run to the nearest high ground in a direction away from the path of the mudflow or landslide. If rocks or other debris are approaching, run for the nearest shelter, such as a group of trees or a sturdy building. If escape is not possible, curl into a tight ball and protect your head. Get behind a large object such as a boulder.



Elevating homes in high-risk flood zones is one of the most effective ways to keep your home and family safe.

AR Flood Zone: How Will You Be Affected?

If you own or rent property in the AR Flood Zone designated on the revised flood insurance rate maps, you will be affected. This designation means you have a higher risk of experiencing a flood and your lender may require that you purchase flood insurance. New buildings constructed in AR Flood Zones will have to be elevated to reduce flood risk.

Take action now to protect your home and business, their contents and your financial future. Contact your insurance agent and buy a flood insurance policy for your home, and business and their contents. If you do not have an agent who handles your current

insurance needs, call the National Flood Insurance Program's toll-free number at **1-800-427-4661**.

The National Flood Insurance Program (NFIP) was created to ensure that affordable flood insurance is available to those at risk. NFIP, which has been virtually the only source of flood insurance for businesses and individuals since 1968, is administered through FEMA's Federal Insurance Administration (FIA). Although the NFIP is a government based program, coverage is available from any insurance agent who is licensed to sell property insurance. Rates and rules are federally regulated.

The Most Common and Costly Disasters

Floods are the most common and widespread natural disaster. Most communities can experience some kind of flooding after spring rains or heavy thunderstorms. Floods can be slow- or fast-rising, and can develop over a period of hours.

Flash flooding is a rapid rise in water levels associated with heavy rainfall, failure of a dam or an ice jam.

Mudflow or debris flows are rapid movements of rock, earth and other debris saturated with water. They develop when the ground becomes saturated, such as during heavy rain or rapid snowmelt, changing the earth into a flowing river of mud or "slurry." A slurry can flow rapidly down slopes or through channels and can strike, with little or no warning, at avalanche speeds.

AR Zone Bulletin was developed by the Federal Emergency Management Agency (FEMA). Information on AR Zones can be obtained by calling, toll free, **1-800-427-4661** or by visiting the FEMA website, <http://www.fema.gov>.

Important Phone Numbers - Clip and Save

Call your local government office if you want to know whether or not your home or business is located in the new AR Flood Zone.

If you want to know what special building requirements there are for the zone you are in, call your local government office.

If you have questions about flood insurance, call your insurance agent or the toll-free number for NFIP, 1-800-427-4661.

State and Local Agencies

Bellflower, Planning 562-804-1424
Carson, Engineering Services 310-952-1795
Compton, Public Works. 310-605-5505

Downey, Engineering 562-904-0990, ext. 235
Gardena, Engineering 310-217-9500, ext. 332
Lakewood, Community Development . . . 562-866-9771, ext. 2300
Long Beach, Map Center, Records Section 562-570-6784
Los Angeles City Flood
Determination Line 800-974-9794, 213-847-5220
Los Angeles County, Public Works 626-458-4321
Lynwood, Public Works. 310-603-0220, ext. 287
Montebello, Public Works 213-887-1460
Paramount. 562-220-2036
Pico Rivera, Public Works 562-801-4415
South Gate, Public Works 213-563-9537